

CHAPTER 53

**RESERVE COMPONENT SURVIVOR BENEFIT PLAN (RCSBP) –
APPLICATION OF PLAN**5301 PURPOSE

The RCSBP extends eligibility to the survivor benefit program to Reserve Component members who would be eligible to receive retired pay at age 60. The Plan allows members to leave a portion of their retired pay to survivors.

5302 SPECIALIZED TERMS

530201. Base Amount. The amount of monthly retired pay to which a member would be entitled:

A. On date of death, if the member died before age 60 and elected the immediate annuity option, or died after age 60 with an immediate or a deferred annuity option; or

B. Upon age 60, if member died before age 60 and elected the deferred annuity option; or

C. Any lesser amount of pay designated by the member before the end of the 90-day period beginning on the date the member receives the 20-year notification of eligibility for retired pay under 10 U.S.C., Chapter 1223 (reference (c)), with the concurrence of the spouse of the member, if required, but not less than \$300. If full retired pay is less than \$300, full retired pay must be designated by the member.

530202. Date of Receipt of Election for RCSBP. The date of the receipt of the election by the member's records custodian, or the date of postmark on the envelope in which the election was received by the records custodian when the member's election intent may be prejudiced.

530203. Date of Retirement. The first day the member is entitled to draw pay or the first day the member would have received pay if alive at age 60.

530204. Eligible for Retired Pay. The date the member receives notice of eligibility for retired pay at age 60.

530205. Entitled Member. A person who is age 60 and is entitled to receive retired pay.

530206. Member. Current and former Reserve Component personnel who have completed 20 years of qualifying federal service.

530207. RCSBP or Plan. The Reserve Component Survivor Benefit Plan.

530208. Reserve Components. The following is a listing of the Reserve Components:

- A. Army National Guard of the United States
- B. U.S. Army Reserve
- C. U.S. Naval Reserve
- D. U.S. Marine Corps Reserve
- E. Air National Guard of the United States
- F. U.S. Air Force Reserve
- G. U.S. Coast Guard Reserve
- H. Army National Guard
- I. Air National Guard
- J. Navy Militia.

530209. Retirement-Eligible Member or Eligible Member. A member who becomes eligible for retired pay under 10 U.S.C., Chapter 1223 (reference (c)), upon completion of 20 years of satisfactory service.

530210. SBP. The Survivor Benefit Plan for members of the Uniformed Services.

NOTE: SBP (see Chapters 42 through 52 of this volume) and RCSBP share many of the same terms. Terms that are not defined specifically in this paragraph are defined in section 4202 of this volume.

530211. Supplemental Survivor Benefit Plan (SSBP). This is a supplemental annuity paid to a spouse or former spouse by virtue of eligibility under 10 U.S.C. 1458 (reference (c)). The SSBP for Reserve Component SBP participants sometime is referred to as RC-SSBP.

5303 ELIGIBLE PARTICIPANTS

The following members are eligible to participate in the Plan in one of the following coverage categories: spouse, spouse and child, child, or natural person with an insurable interest. Members who became eligible to participate in the Plan on September 8, 1982, or later, may elect

former spouse coverage. Members who became eligible to participate on March 1, 1986, or later, may elect former spouse and child coverage.